

April 5, 2006

To Martin J. Gruenberg, Acting Chairman
FDIC Board of Directors

Dear Sir,

I am a small business owner in a small town that banks at a small local bank. Our community recently stopped an attempt by Wal-Mart to build a Wal-mart center in our small town. The reason for this was Wal-marts documented history of causing the closure of small business in a small community. The same would be true if they establish a bank.

America was built by the hard work of the common man. We were a country of proud entrepreneur and small business owners. We have lost the heart and soul of our constitution by allowing mega corporations to rule our world.

Wal-mart engulfs small businesses and often bends or breaks laws to meet its goals. It does not provide for the welfare of its workers and burdens State coffers with their unwillingness to provide decent wages or healthcare for their workers.

Please attend this most crucial hearing and hear the voice of the people who feel that strong communities are run by the people of their communities not by mega corporations that are driven by greed rather than the welfare of the people and communities they serve.

Sincerely,

Celeste Rivers, M.A.,
Licensed Mental Health Counselor